

## LISTING OF THE CLAIMS

The following listing, if entered, replaces all prior versions of the claims in the present application.

1. (Currently Amended) A product rate calculation system comprising:  
a processor;  
computer readable medium, wherein the computer readable medium is at least one of an electronic storage medium, a magnetic storage medium, and an optical storage medium, ~~and a communications medium conveying signals encoding instructions~~;  
a database interface operable to request and receive product rate information from a database, the product rate information including at least one product rate expression;  
a product rate information cache storing the product rate information received from the database;  
an expression evaluation routine operable to parse a product rate expression stored in the product rate information cache into at least one token, and operable to evaluate the at least one token to determine a product rate; and  
a client interface operable to provide the product rate to a client application running on a computer system, wherein at least one of the database interface, the product rate information cache, the expression evaluation routine and the client interface is encoded in the computer readable medium as instructions executable on the processor.
2. (Original) The product rate calculation system of claim 1 wherein the product rate information includes at least one multi-dimensional table of data.
3. (Original) The product rate calculation system of claim 2 wherein at least one dimension of the at least one multi-dimensional table is indexed by consumer information provided to the client interface.

4. (Original) The product rate calculation system of claim 1 wherein the at least one token is a plurality of tokens, at least one of the plurality of tokens being an operand, and at least one other of the plurality of tokens being an operator.

5. (Original) The product rate calculation system of claim 4 wherein the operand is one of a constant numeric value, a variable, a logic value, a function, and a string; and wherein the operator is one of a numeric operator and a logic operator.

6. (Original) The product rate calculation system of claim 4 wherein the operand and the operator are arranged in the product rate expression following one of post-fix, pre-fix, and in-fix notation.

7. (Original) The product rate calculation system of claim 1 wherein product rate information is insurance product rate information.

8. (Original) The product rate calculation system of claim 1 wherein the expression evaluation routine uses consumer information provided to the client interface to evaluate the at least one token.

9. (Original) The product rate calculation system of claim 1 further comprising a client application running on a computer system and being configured to:  
provide product information, including the product rate, to a user;  
provide consumer information to the client interface; and  
receive the product rate.

10. (Original) The product rate calculation system of claim 9 wherein the product information is product information for at least one of home insurance, life insurance, health insurance, automobile insurance, and renter's insurance.

11. (Original) The product rate calculation system of claim 9 wherein the client application running on a computer system is a web server application.

12. (Original) The product rate calculation system of claim 11 further comprising a web-client computer system, the computer system and the web-client computer system being coupled via a network.

13. Cancelled.

14. (Original) The product rate calculation system of claim 1 further comprising a database operable to receive a product rate information request from the database interface and provide product rate information to the database interface, the database including at least one of the product rate expression, a multi-dimensional table of data, and a numeric value stored as a database record.

15. (Currently Amended) A method of calculating a product rate comprising:  
loading product rate information including at least one product rate expression from a database;  
storing the product rate information loaded from the database in a cache;  
receiving a request for a product rate from a client application running on a computer system;  
parsing the at least one product rate expression stored in the cache into at least one token;  
evaluating the at least one token to determine the product rate; and  
transmitting the product rate to the client application running on the computer system.

16. (Original) The method of claim 15 wherein the product rate information includes at least one of a multi-dimensional table of data and a numeric value.

17. (Original) The method of claim 15 wherein the product rate information is stored as a plurality of records in the database.

18. (Original) The method of claim 15 wherein the receiving a request further comprises receiving consumer information from the client application running on the computer system, the consumer information being used to evaluate the at least one token to determine the product rate.

19. (Original) The method of claim 15 wherein the product rate information is insurance product rate information.

20. (Original) The method of claim 15 wherein the loading and storing are performed once, and wherein the receiving, parsing, evaluating, and transmitting are performed a plurality of times.

21. (Original) The method of claim 15 wherein the at least one token is a plurality of tokens, at least one of the plurality of tokens being an operand, and at least one other of the plurality of tokens being an operator.

22. (Original) The method of claim 21 wherein the operand is one of a constant numeric value, a variable, a logic value, a function, and a string; and wherein the operator is one of a numeric operator and a logic operator.

23. (Original) The method of claim 21 wherein the operand and the operator are arranged in the product rate expression following one of post-fix, pre-fix, and in-fix notation.

24. (Original) The method of claim 15 wherein the evaluating the at least one token to determine the product rate further comprises at least one of:

performing a mathematical operation;

performing a logical operation; and

retrieving data from a multi-dimensional table of data stored in the cache.

25. Cancelled.

26. (Currently Amended) A system for calculating product rates comprising:  
a processor configured to request and receive product rate information from a database, the product rate information including at least one product rate expression; and  
a memory cache configured to store the product rate information, including the at least one product rate expression, received from the database; the processor being further configured to evaluate the at least one product rate expression by parsing the at least one product rate expression into at least one token and evaluating the at least one token to determine a product rate.

27. (Currently Amended) A computer readable medium comprising program instructions executable on a processor for calculating a product rate, the computer readable medium being one of an electronic storage medium, a magnetic storage medium, an optical storage medium, and a communications medium conveying signals encoding the instructions, wherein the program instructions are operable to implement each of:

loading product rate information including at least one product rate expression from a database;  
storing the product rate information loaded from the database in a cache;  
receiving a request for a product rate from a client application running on a computer system;  
parsing the at least one product rate expression stored in the cache into at least one token;  
evaluating the at least one token to determine the product rate; and  
transmitting the product rate to the client application running on the computer system.

28. (Previously Presented) The computer readable medium of claim 27 wherein the product rate information includes at least one of a multi-dimensional table of data and a numeric value.

29. (Previously Presented) The computer readable medium of claim 27 wherein the product rate information is stored as a plurality of records in the database.

30. (Previously Presented) The computer readable medium of claim 27 wherein the receiving a request further comprises receiving consumer information from the client application running on the computer system, the consumer information being used to evaluate the at least one token to determine the product rate.

31. (Previously Presented) The computer readable medium of claim 27 wherein the product rate information is insurance product rate information.

32. (Previously Presented) The computer readable medium of claim 27 wherein the loading and storing are performed once, and wherein the receiving, parsing, evaluating, and transmitting are performed a plurality of times.

33. (Previously Presented) The computer readable medium of claim 27 wherein the at least one token is a plurality of tokens, at least one of the plurality of tokens being an operand, and at least one other of the plurality of tokens being an operator.

34. (Previously Presented) The computer readable medium of claim 33 wherein the operand is one of a constant numeric value, a variable, a logic value, a function, and a string; and wherein the operator is one of a numeric operator and a logic operator.

35. (Previously Presented) The computer readable medium of claim 33 wherein the operand and the operator are arranged in the product rate expression following one of post-fix, pre-fix, and in-fix notation.

36. (Previously Presented) The computer readable medium of claim 27 wherein the evaluating the at least one token to determine the product rate further comprises at least one of:

performing a mathematical operation;

performing a logical operation; and

retrieving data from a multi-dimensional table of data stored in the cache.